

Affidavit of Eric L. Jeffries

State of Ohio)
) ss.
County of Hamilton)

I, Eric Jeffries, after being duly cautioned and sworn, state the following to be true on the basis of my own personal knowledge.

1. I am 38 years old and am a resident of Cincinnati, Ohio, where I have lived for approximately seven (7) years with my wife, Sue, and our two children, Reid (5 yrs.) and Ian (3 yrs.).

2. In July 1997, when I was 36 years old, and just after I received a Hepatitis vaccination, I began experiencing severe muscle pain, joint pain, headaches, abdominal pain, cognitive difficulties, rashes, eye swelling, disorientation, and fatigue.

3. Between June 1997 and September 1998, I saw many physicians to receive help and relief of my symptoms. None of the physicians could precisely diagnose my condition.

4. In September 1998, after suffering a very long and severe bout with my illness, I was forced to stop working. Since September 1998, I have continued to see my primary care physician and other specialists to get help and relief from the pain.

5. The effects of my illness disable me from performing my former occupation. In September 1998 I was a Senior Vice President of Provident Bank and Managing Director of the Structured Finance division of Provident Capital Corporation. In that position, I acted as Structured Finance banker and supervised five other senior bankers. I was extremely successful in that occupation and thrived on the excitement and work that came with my position.

6. I was born on May 15, 1961, in Richmond, Missouri. I went to high school in Atlanta, and after high school, I received an athletic scholarship to Georgia Tech where I played on Georgia Tech's football team as an offensive lineman.

7. After college I worked in the financial industry in Dallas, Texas. I specialized in highly leveraged transactions. In the late 1980's some high profile failures of savings and loans and other entities brought great public and government scrutiny on this financial services product. My employer, therefore, was getting out of that particular financial market, and I decided to take the opportunity to advance my education.

8. In 1992, at the age of 31, I graduated from Cambridge University in Cambridge, England, with a masters degree in philosophy. After graduation I desired to return to the

financial services industry and interviewed with the major New York City investment banking firms. My wife, however, wished to return to her hometown of Cincinnati, Ohio. I, therefore, spurned several lucrative offers from leading Wall Street investment banking firms and focused my job search in Cincinnati, Ohio.

9. During the fall of 1992 I met with many leaders of the business community in Cincinnati and received several employment offers including offers: to head a new division of an existing insurance company; to serve as the senior executive in a medical products company; to join the corporate development group of one of Cincinnati's largest public companies; and to join Provident Bank's Corporate Banking division, the position I ultimately accepted. The starting salaries of these various opportunities ranged from \$65,000 (for the position with Provident Bank) to \$125,000.

10. I started with Provident Bank in November 1992 at the age of 31 as an Assistant Vice President. Mr. Rodger Davis managed Provident Bank's Corporate Banking division at that time. I remained as an Assistant Vice President for approximately 18 months when I was promoted to the position of Vice President.

11. As a result of my prior experience, I brought many new ideas to Provident which were used to increase business and profitability. I also worked to redirect Provident's focus from simply participating in financing originated by others to actually originating business for Provident directly. I had great success in selecting deals and was highly regarded by my co-workers, superiors, clients, and the banking community generally. My annual income reflected this success. In my final year with Provident, I earned over \$450,000 and received additional compensation in the form of 50,000 Provident Bank stock options. I was 37 at that time.

12. In 1997, Provident Bank promoted me to the position of Senior Vice President and Managing Director of the Structured Finance Division of Provident Capital Corporation, the position formerly held by Rodger Davis prior to his promotion to Executive Vice President, the 2nd highest ranking position at Provident. In the year I served as Managing Director, this 6-person department enjoyed pre-tax profits of approximately \$40 million dollars.

13. My position at Provident required great physical stamina as well as great, sharp intellect and knowledge of the various businesses in which we invested. While no work week could be characterized as typical, my position required that I work 70 hour weeks. I constantly reviewed solicitations or informational prospectuses on opportunities for Provident. The extreme risks associated with loaning millions of dollars to a single entity required that we proceed with only a small minority of the transactions or "deals" that I reviewed. My position also required that I travel extensively to the facilities or companies in which Provident considered investing. It was important that I know and understand (as well as any CEO) the business and leadership of each entity we explored. This required extensive on-site due diligence late night sessions prior to the close of a deal were routine.


A sharp mind is essential in the business so that one always accurately assesses the fine distinction on the risks and rewards of a deal. Each deal was reviewed and negotiated separately because each had its own subtleties and nuances. My position also required a great deal of entertaining.

14. While my final position at Provident required that I manage the Structured Finance department and the five other senior bankers, I still had significant responsibility for my own "deals."

15. In my final year at Provident, during the time I first experienced the effects of my illness, Provident decided to examine opportunities available if it created a collateralized loan obligation (a "CLO") unit, a more sophisticated financing structure through which Provident could broaden its banking services with the potential for significantly higher returns. Provident designated me as a senior executive to lead the future CLO. During Provident's investigation of this opportunity, however, I fell ill.

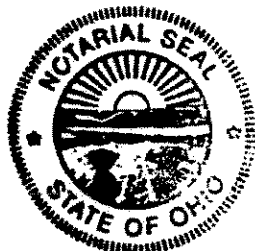
16. Attached is a table which sets forth a Partial Chronology of Care that I have received in my effort to relieve myself of the symptoms of my illness. Recently, a highly respected doctor I visited in Wisconsin informed me that I have postvaccinal encephalomyelitis and acquired autoimmunity most likely caused by the Hepatitis B inoculation. Other physicians have also suspected this to be the cause of my unusual and debilitating illness. The erratic pattern and severity of symptoms I experience as a result of my illness keep me from returning to my occupation as corporate banker and Managing Director of the Structured Finance division of Provident Capital Corporation.

Further Affiant Sayeth Naught.


Eric Jeffries

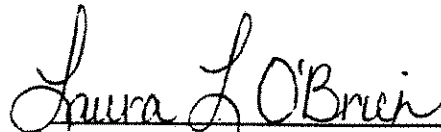
STATE OF OHIO)
) ss:
COUNTY OF HAMILTON)

The foregoing instrument was acknowledged before me this 12th day of November, 1999, by Eric Jeffries.



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Laura L. O'Brien

LAURA L. O'BRIEN
Notary Public, State of Ohio
My Commission Expires Feb. 2, 2002

Partial Chronology of Care

Date	Physician/Specialty	Treatment/Impressions/Diagnosis
June 18, 1997	Dr. Donald Nunlist-Young (continued treatment through October 1998)	Hepatitis A and Hepatitis B vaccinations.
June 27, 1997	Dr. Nunlist-Young	First complaint: severe joint pain and severe headaches.
July 9, 1997	Dr. Corwin Dunn, infectious disease specialist (continued treatment through present)	Abdominal pain, general malaise, fatigue, weakness, and numbness of hands and feet. Dr. Dunn suspected a viral syndrome. Noted difficulty with work as a result of illness.
October 1997	Dr. Nunlist-Young	Joint pain, weak muscles, oral blisters, difficulty walking, and intermittent arthralgias and myalgias.
April 1998	Dr. Deborah A. Fritz, rheumatologist and immunologist	Generalized myalgias and atypical myofascial pain. Chronic pain syndrome.
June 1998	Dr. Dunn	Significant abdominal pain, malaise, fatigue, muscle pains, flushed feelings, and headaches with pain behind his eyes. Signs of rheumatology. Cholecystitis, gastritis, and hemochromatosis also considered.
September 22, 1998	Dr. Nunlist-Young	Unable to continue working. Severe joint and muscle pain, complete fatigue and somnolence with paresthesias in his feet and legs. Severe headaches, abdominal pain, and mouth ulcers. MRI of head.
September 22, 1998	Dr. Robert L. Reed Wellington Neurology	Referred Mr. Jeffries to immunologist
October 2, 1998	Dr. Michael E. Luggen, immunologist	Systemic infectious disease, possible rheumatic disease, possible reactive arthritis, or systemic necrotizing vasculitis, inflammatory bowel disease, or Bechet's.
October 5, 1998	Dr. Starr M. Ford, Jr., endocrinologist	Ruled out disease of endocrine system
October 1998	Dr. Donald S. Jacobs, ophthalmologist	Aching pain about the right eye and bilateral head pain.
November 6, 1998	Dr. Leonard Calabrese, Cleveland Clinic	Perhaps chronic parvovirus infection, neuropathy, or non-inflammatory rheumatism.
November 1998	Dr. Howard Deckter, gastroenterologist	Colonoscopy. Possible Crohn's disease.

Date	Physician/Specialty	Treatment/Impressions/Diagnosis
November 16, 1998	Dr. Diya Mutasim, dermatologist	Suggested recurrent aseptic meningitis.
November 30, 1998	Dr. Luggen	Possible undifferentiated connective tissue disease.
December 8, 1998,	Dr. Laura Sams, neurologist	Nerve conduction summary for evaluation of myopathy.
January 1999	Dr. G. P. Spickett, immunologist	Suspected Bechet's, Crohn's, or coeliac diseases.
January 1999	Dr. Joseph P. Michalski, University of South Alabama Internal medicine and Immunologist	Possible Bechet's or Crohn's.
January 29, 1999	Dr. Luggen	Bechet's, inflammatory bowel disease, or possibly nonarticular rheumatism.
February 1999	Steven Fessler, gastroenterologist	Suspected obscure bowel problem, possible rheumatology, possible polymyositis
February 1999	Dr. Adam Kaufman, ophthalmologist	Significant photophobia and episcleritis, possibly consistent with Bechet's.
March 1999	Dr. Dunn	Systemic illness with rheumatologic features.
March 1999	Dr. Luggen	Undifferentiated connective tissue disease.
March 24, 1999	Dr. Daniel Wallace, UCLA internal medicine and rheumatology	Possible Whipple's.
May 1999	Santa Barbara College for Oriental Medicine and Accupuncture	Accupuncture Treatment
June 1999	Dr. Brent Kovocs, gastroenterologist	Possible Whipple's disease
June 1999	Dr. Tom Woliver, hemotologist	Possible Whipple's disease
June 1999	Dr. Scheuner	Genetic Evaluation
September 1999	Dr. Waisbren	Postvaccinal encephalomyelitis and acquired autoimmunity